

In re:
Minerva M. Virata
Debtor

Case No. 17-16116-mdc
Chapter 13

District/off: 0313-2
Date Rcvd: Apr 16, 2021

User: admin
Form ID: 138NEW

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Total Noticed: 42

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 18, 2021:

Recip ID	Recipient Name and Address
db	+ Minerva M. Virata, 39 Chickadee Circle, Leola, PA 17540-1853
13980685	#+ Atlantic Card, PO Box 13386, Roanoke, VA 24033-3386
13980686	+ Blatt, Hasenmiller, Leibscher & Moore LLC, 1835 Market Street, Suite 501, Philadelphia, PA 19103-2933
14035182	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
13980693	+ Ephrata Hospital, 169 Martin Avenue, Ephrata, PA 17522-1755
14558428	+ FREEDOM MORTGAGE CORPORATION, C/O KML Law Group, 701 Market Street Suite 5000, Philadelphia, PA. 19106-1541
13980694	+ Freedom Mortgage, P O Box 619063, Dallas, TX 75261-9063
14005318	+ Freedom Mortgage Corporation, 10500 Kincaid Drive, Fishers, IN 46037-9764
14395231	Freedom Mortgage Corporation, C/o Thomas Song, Esq., 1617 JFK Boulevard, Suite 1400, One Penn Center Plaza, Philadelphia, PA 19103
14558475	+ Freedom Mortgage Corporation, c/o REBECCA ANN SOLARZ, KML Law Group, P.C., 701 Market Street, Suite 5000 Philadelphia, PA 19106-1541
14395465	+ Freedom Mortgage Corporation, c/o THOMAS YOUNG.HAE SONG, Phelan Hallinan Diamond & Jones, LLP, 1617 JFK Blvd., Suite 1400 Philadelphia, PA 19103-1814
13980696	+ Law Offices of Abrahamsen Ratchford, 409 Lackawanna Ave, Suite 3C, Scranton, PA 18503-2059
13980698	+ Northland Group, PO Box 390846, Minneapolis, MN 55439-0846
13980703	+ Portfolio Recovery Associates, PO Box 12903, Norfolk, VA 23541-0903
13980704	+ QCS, PO Box 4699, Petaluma, CA 94955-4699
13980708	++ TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026 address filed with court:, Toyota Financial, P O box 5855, Carol Stream, IL 60197
13980709	+ Toyota Motor Credit Co, 240 Gibraltar Rd Ste 260, Horsham, PA 19044-2387
14023274	+ Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
13980710	USAA Savings Bank, Po Box 47504, San Antonio, TX 78265
13993165	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
13980711	Wells Fargo Financial Cards, PO Box 660553, Dallas, TX 75266-0553

TOTAL: 21

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Apr 17 2021 03:35:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	Email/Text: RVSVBCINOTICE1@state.pa.us	Apr 17 2021 03:33:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Apr 17 2021 03:35:00	U.S. Attorney Office, c/o Virginia Powell, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
cr	+ Email/PDF: gecsed@recoverycorp.com	Apr 17 2021 04:09:46	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
13980684	+ Email/Text: legal@arsnational.com		

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			Apr 17 2021 03:32:00	ARS National Service, PO Box 469046, Escondido, CA 92046-9046
13980687	Email/PDF: AIS.cocard.ebn@americaninfosource.com		Apr 17 2021 03:51:28	Capital One, 15000 Capital One Dr, Richmond, VA 23238
13980688	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM		Apr 17 2021 03:32:00	Comenity Bank, PO Box 182273, Columbus, OH 43218-2273
14043668	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM		Apr 17 2021 03:32:00	Comenity Capital Bank, C/O Weinstein & Riley P.S., 2001 Western Ave Ste. 400, Seattle, WA 98121-3132
13980690	+ Email/Text: electronicbkydocs@nelnet.net		Apr 17 2021 03:34:00	Dept Of Education/neln, 121 S 13th St, Lincoln, NE 68508-1904
13980695	Email/Text: PBNCNotifications@perituservices.com		Apr 17 2021 03:31:00	Kohls, PO Box 30510, Los Angeles, CA 90030-0510
13980697	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM		Apr 17 2021 03:32:00	New York & Company, Comentiy Bank, Po Box 182273, Columbus, OH 43218-2273
13980699	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com		Apr 17 2021 04:10:46	Portfolio Recovery Assoc, 120 Corporate Blvd Ste 1, Norfolk, VA 23502
14000770	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com		Apr 17 2021 04:01:35	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
13981188	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com		Apr 17 2021 04:10:47	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14039154	+ Email/PDF: resurgentbknotifications@resurgent.com		Apr 17 2021 03:52:51	PYOD, LLC its successors and assigns as assignee, of Springleaf Financial Services Of, Indiana, Inc., Resurgent Capital Services, PO Box 19008, Greenville, SC 29602-9008
14216017	+ Email/Text: bncmail@w-legal.com		Apr 17 2021 03:34:00	SYNCHRONY BANK, c/o Weinstein & Riley, P.S., 2001 Western Ave, Ste 400, Seattle, WA 98121-3132
13980706	Email/PDF: gecsed@recoverycorp.com		Apr 17 2021 03:50:23	Synchrony Bank, PO Box 9600061, Orlando, FL 32896-0061
13980705	Email/PDF: gecsed@recoverycorp.com		Apr 17 2021 03:50:30	Synchrony Bank, PO Box 960061, Orlando, FL 32896-0061
13994472	+ Email/Text: electronicbkydocs@nelnet.net		Apr 17 2021 03:34:00	U.S. Department of Education C/O Nelnet, 121 S 13th St, Suite 201, Lincoln, NE 68508-1911
14041406	+ Email/Text: bncmail@w-legal.com		Apr 17 2021 03:34:00	USAA SAVINGS BANK, C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
13980712	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM		Apr 17 2021 03:32:00	World Finance National Bank, 3100 Easton Square Place, Columbus, OH 43219-6232

TOTAL: 21

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	Freedom Mortgage Corporation, 10500 Kincaid Drive, Fishers, IN 46037-9764
cr	*+	SYNCHRONY BANK, c/o Weinstein & Riley, P.S., 2001 Western Ave, Ste 400, Seattle, WA 98121-3132
13980689	*+	Comenity Bank, PO Box 182273, Columbus, OH 43218-2273
13980691	*+	Dept Of Education/neln, 121 S 13th St, Lincoln, NE 68508-1904
13980692	*+	Dept Of Education/neln, 121 S 13th St, Lincoln, NE 68508-1904
13980700	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court;, Portfolio Recovery Assoc, 120 Corporate Blvd Ste 1, Norfolk, VA 23502
13980701	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court;, Portfolio Recovery Assoc., 120 Corporate Blvd Ste 1, Norfolk, VA 23502
13980702	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court;

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13980707 * Portfolio Recovery Assoc., 120 Corporate Blvd Ste 1, Norfolk, VA 23502
Synchrony Bank, PO Box 960061, Orlando, FL 32896-0061

TOTAL: 0 Undeliverable, 9 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 18, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 16, 2021 at the address(es) listed below:

Name Email Address

BRADFORD J. HARRIS

on behalf of Debtor Minerva M. Virata brad@goodharris.com
maryann@goodharris.com;bharris@psualum.com;info@goodharris.com;jbr72708@notify.bestcase.com

Lois M. Vitti

on behalf of Creditor Freedom Mortgage Corporation loismvitti@vittilaw.com nicole@vittilaw.com

REBECCA ANN SOLARZ

on behalf of Creditor Freedom Mortgage Corporation bkgroup@kmllawgroup.com

THOMAS YOUNG.HAE SONG

on behalf of Creditor Freedom Mortgage Corporation paeb@fedphe.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

WILLIAM C. MILLER, Esq.

on behalf of Trustee WILLIAM C. MILLER Esq. ecfemails@ph13trustee.com, philaecf@gmail.com

WILLIAM C. MILLER, Esq.

ecfemails@ph13trustee.com philaecf@gmail.com

TOTAL: 7

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA**

In Re: Minerva M. Virata

Debtor(s)

Bankruptcy No: 17-16116-mdc
Chapter: 13

NOTICE OF DEADLINES

To the debtor, debtor's counsel, trustee, and all creditors and parties in interest, NOTICE IS GIVEN THAT:

1. The Standing Chapter 13 Trustee has filed his final report and account.

2. Any objection to the Final Report and Account pursuant to Federal Rule 5009, must be filed **within 30 days from the date of this Notice** with the Clerk of the U.S. Bankruptcy Court.

3. Any objection to the entry of the Debtor(s)' Order of Discharge or request to delay the entry of discharge pursuant to 11 U.S.C. § 1328(h), must be filed in writing **within 14 days from the date of this Notice** with the Clerk of the U.S. Bankruptcy Court.

4. All objections must be filed with the Clerk at the following address:

900 Market Street
Suite 400
Philadelphia, PA 19107

5. In the absence of any objection, the Court may approve the Trustee's Final Report and Account and enter the Order of Discharge.

For The Court
Timothy B. McGrath
Clerk of Court

Dated: 4/16/21

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Form 138_new